

SNAPSHOT of HOME Program Performance--As of 03/31/10
Local Participating Jurisdictions with Rental Production Activities



Participating Jurisdiction (PJ): **Cumberland County**

State: **PA**

PJ's Total HOME Allocation Received: **\$2,849,622**

PJ's Size Grouping*: **C**

PJ Since (FY): **2005**

| Category | PJ | State Average | State Rank | Nat'l Average | Nat'l Ranking (Percentile):* | | |
|--|-----------------|-----------------|-------------------------|-----------------------|------------------------------|----------------|---------|
| | | | | | Group | C | Overall |
| Program Progress: | | | PJs in State: 29 | | | | |
| % of Funds Committed | 98.84 % | 94.20 % | 7 | 92.07 % | 92 | 95 | |
| % of Funds Disbursed | 92.83 % | 88.43 % | 8 | 84.14 % | 89 | 90 | |
| Leveraging Ratio for Rental Activities | 7.73 | 4.94 | 1 | 4.79 | 100 | 100 | |
| % of Completed Rental Disbursements to All Rental Commitments*** | 75.07 % | 89.53 % | 25 | 81.45 % | 16 | 17 | |
| % of Completed CHDO Disbursements to All CHDO Reservations*** | 63.22 % | 70.82 % | 22 | 69.74 % | 29 | 30 | |
| Low-Income Benefit: | | | | | | | |
| % of 0-50% AMI Renters to All Renters | 91.67 % | 81.97 % | 3 | 80.97 % | 67 | 75 | |
| % of 0-30% AMI Renters to All Renters*** | 75.00 % | 36.57 % | 1 | 45.50 % | 85 | 91 | |
| Lease-Up: | | | | | | | |
| % of Occupied Rental Units to All Completed Rental Units*** | 91.67 % | 98.44 % | 28 | 95.55 % | 19 | 19 | |
| Overall Ranking: | | | In State: 8 / 29 | Nationally: 72 | 74 | | |
| HOME Cost Per Unit and Number of Completed Units: | | | | | | | |
| Rental Unit | \$16,819 | \$19,562 | | \$26,831 | 24 Units | 27.60 % | |
| Homebuyer Unit | \$24,490 | \$16,300 | | \$15,029 | 31 Units | 35.60 % | |
| Homeowner-Rehab Unit | \$12,608 | \$16,079 | | \$20,806 | 32 Units | 36.80 % | |
| TBRA Unit | \$0 | \$6,001 | | \$3,228 | 0 Units | 0.00 % | |

* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (59 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (214 PJs)

C = PJ's Annual Allocation is less than \$1 million (283 PJs)

** - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

***- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Cumberland County PA

Total Development Costs:
(average reported cost per unit in
HOME-assisted projects)

| | Rental | Homebuyer | Homeowner |
|--------------------|-----------|-----------|-----------|
| PJ: | \$146,850 | \$124,416 | \$13,491 |
| State:* | \$99,408 | \$40,106 | \$16,286 |
| National:** | \$96,090 | \$75,663 | \$23,585 |

CHDO Operating Expenses:
(% of allocation)

PJ: 0.0 %
National Avg: 1.2 %

R.S. Means Cost Index: 0.94

| | Rental % | Homebuyer % | Homeowner % | TBRA % | | Rental % | Homebuyer % | Homeowner % | TBRA % |
|--|--|--|--|---|--|--|--|--|---|
| RACE: | | | | | HOUSEHOLD TYPE: | | | | |
| White: | 90.9 | 87.1 | 96.9 | 0.0 | Single/Non-Elderly: | 72.7 | 12.9 | 15.6 | 0.0 |
| Black/African American: | 0.0 | 0.0 | 0.0 | 0.0 | Elderly: | 9.1 | 0.0 | 65.6 | 0.0 |
| Asian: | 4.5 | 0.0 | 3.1 | 0.0 | Related/Single Parent: | 9.1 | 38.7 | 3.1 | 0.0 |
| American Indian/Alaska Native: | 0.0 | 0.0 | 0.0 | 0.0 | Related/Two Parent: | 0.0 | 22.6 | 9.4 | 0.0 |
| Native Hawaiian/Pacific Islander: | 0.0 | 0.0 | 0.0 | 0.0 | Other: | 9.1 | 16.1 | 6.3 | 0.0 |
| American Indian/Alaska Native and White: | 0.0 | 0.0 | 0.0 | 0.0 | | | | | |
| Asian and White: | 0.0 | 0.0 | 0.0 | 0.0 | | | | | |
| Black/African American and White: | 0.0 | 0.0 | 0.0 | 0.0 | | | | | |
| American Indian/Alaska Native and Black: | 0.0 | 0.0 | 0.0 | 0.0 | | | | | |
| Other Multi Racial: | 4.5 | 3.2 | 0.0 | 0.0 | | | | | |
| Asian/Pacific Islander: | 0.0 | 0.0 | 0.0 | 0.0 | | | | | |
| ETHNICITY: | | | | | | | | | |
| Hispanic | 0.0 | 0.0 | 0.0 | 0.0 | | | | | |
| HOUSEHOLD SIZE: | | | | | SUPPLEMENTAL RENTAL ASSISTANCE: | | | | |
| 1 Person: | 81.8 | 12.9 | 56.3 | 0.0 | Section 8: | 45.5 | 0.0 [#] | | |
| 2 Persons: | 13.6 | 35.5 | 25.0 | 0.0 | HOME TBRA: | 0.0 | | | |
| 3 Persons: | 4.5 | 25.8 | 9.4 | 0.0 | Other: | 0.0 | | | |
| 4 Persons: | 0.0 | 3.2 | 3.1 | 0.0 | No Assistance: | 54.5 | | | |
| 5 Persons: | 0.0 | 3.2 | 6.3 | 0.0 | | | | | |
| 6 Persons: | 0.0 | 9.7 | 0.0 | 0.0 | | | | | |
| 7 Persons: | 0.0 | 0.0 | 0.0 | 0.0 | | | | | |
| 8 or more Persons: | 0.0 | 0.0 | 0.0 | 0.0 | | | | | |
| | | | | | # of Section 504 Compliant Units / Completed Units Since 2001 | | | | 15 |

* The State average includes all local and the State PJs within that state

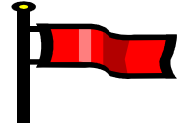
** The National average includes all local and State PJs, and Insular Areas

Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



— HOME PROGRAM —
SNAPSHOT WORKSHEET - RED FLAG INDICATORS
 Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Cumberland County State: PA Group Rank: 72
 (Percentile)
 State Rank: 8 / 29 PJs Overall Rank: 74
 (Percentile)
 Summary: 1 / Of the 5 Indicators are Red Flags

| FACTOR | DESCRIPTION | THRESHOLD* | PJ RESULTS | RED FLAG |
|-------------------------------------|---|------------|------------|---|
| 4 | % OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS | < 75.25% | 75.07 |  |
| 5 | % OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS | < 50.43% | 63.22 | |
| 6 | % OF RENTERS BELOW 50% OF AREA MEDIAN INCOME | < 70%** | 91.67 | |
| 8 | % OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS | < 91.30% | 91.67 | |
| "ALLOCATION-YEARS" NOT DISBURSED*** | | > 3.340 | 0.39 | |

* This Threshold indicates approximately the lowest 20% of the PJs

** This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

*** Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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